

Medicare Part D - Things to Know Before Signing Up

OFFICE OF THE COMMISSIONER OF INSURANCE

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The following is a list of things all Medicare beneficiaries should know before signing up for Medicare Part D Prescription Drug Plan (PDP):

1. Participation in the Medicare Part D program is voluntary.
2. You may be subject to enrollment penalties (higher premiums) if you delay enrolling in a Medicare Part D PDP when you first become eligible for Medicare or until after you have been without creditable prescription drug coverage for 63 continuous days or more.
3. You can enroll in or continue with the SeniorCare program, which is Wisconsin's drug assistance program. Your annual income determines the level of SeniorCare coverage, such as deductibles and copays. SeniorCare is considered creditable coverage because it is expected to pay as much as Medicare prescription drug coverage. Information is available on SeniorCare's Web site, www.dhs.wisconsin.gov/seniorcare, or by contacting SeniorCare at 1-800-658-2038.
4. You do not have to enroll in Medicare Part D in order to keep your existing Medicare Part A and Part B coverage.
5. You do not have to buy any additional insurance products to be eligible to enroll in Medicare Part D, and all Medicare beneficiaries should be wary of any individual who uses a Part D sales pitch to sell other insurance products.
6. Medicare Part D plans may vary year to year. You should review your Medicare Part D plan each year to determine whether the plan has changed and whether your prescription drugs that were covered in the past will be covered during the coming year.
7. You will have an annual enrollment period between October 15 and December 7 of each year to enroll in a Medicare Part D PDP. Coverage then begins on January 1.
8. Medicare Part D PDPs have monthly premiums and may have deductibles and coinsurance and copayment requirements. Information regarding covered medications, costs, and coverage areas is available on Medicare's Web site, www.medicare.gov, or by contacting the Wisconsin Prescription Drug Helpline at 1-855-677-2783.
9. You may be eligible for help to pay for your Medicare Part D prescription drug costs based on your income and resources. Information is available by contacting the Social Security Administration at 1-800-772-1213 or www.ssa.gov.
10. If you want to know how your health coverage will be affected by enrolling in a Medicare Part D PDP, you can talk to

an insurance counselor at the Medigap Helpline at 1-800-242-1060.

Before enrolling in or changing existing Medicare Part D, Medicare beneficiaries should review how their current drug coverage will be affected; determine how much their annual out-of-pocket expense for prescription medications will be; determine what the Part D coverage will be annually for premiums, deductibles, and copayments; and determine if they are eligible for a subsidy to cover expenses under Part D.

The Centers for Medicare and Medicaid Services (CMS) publishes a listing of the Medicare Part D PDPs that can offer outpatient prescription drug coverage to Wisconsin Medicare beneficiaries. The list of these PDP plans is published in the *Medicare & You* booklet that you receive each year. Additional information can be found by calling CMS at 1-800-Medicare (1-800-633-4227).

The Wisconsin Board on Aging and Long Term Care (BOALTC) is responsible for the Wisconsin Prescription Drug Helpline. You can contact the helpline at 1-855-677-2783 or contact BOALTC at 1-800-242-1060.

The Office of the Commissioner of Insurance publishes several consumer guides to assist Medicare beneficiaries in shopping for insurance. [Medicare Advantage Plans in Wisconsin](#) and [Wisconsin Guide to Health Insurance for People with Medicare](#) can be ordered free from the agency by calling 1-800-236-8517 or visiting the OCI Web site at oci.wi.gov.

State of Wisconsin
Office of the Commissioner of Insurance
P.O. Box 7873
Madison, Wisconsin 53707-7873

OCI's Web Site
oci.wi.gov

Telephone Message System
(608) 266-3585 (Madison)
1-800-236-8517 (Outside Madison)

Deaf, hearing, or speech impaired callers may reach OCI through the WI TRS